

"May I help you?" asks he.

the gathering her skirts together in one and with a view to jumping down to hil who is waiting for her in the next seld with the impatience that belongs to nen alone, turns abruptly. The voice has tartled her, and the sudden turn has one the rest—she sways a little, makes violent effort to recover herself, and her fails right into the arms of the oung man below her.

en fails right into the arms of the fails right into the fails seed and she finds are found in wind and limb. The first shock is over and she finds asked her. She springs to her feet as she sees him, a soft flush dyeing her checks. This is not your way home," says she involuntarily. It is that why you chose to sit here? It is that why you chose to sit here. It is that why you chose to sit here. It is that why you chose to sit here. It is that why you chose to sit here. It is that why you chose to sit here. It is that why you chose to sit here. It is that why you chose to sit here. It is that why you chose to sit here. It have a grieval of the why you chose to sit here. It is that why

The lily in her rounded chin."

"Are you coming. Elia?" cries little Phil from the other side. He had seen her fall and her deliverance, and baving heard her speak is beginning to grow impatient once more. And when no little time is given them, too!

"Yes, yes," cries Elia back to him, and turns once more to the stile. Sir Charles restrains her, however, until he has spring up himself, and then, holding out his hand to her, brings her safely to the other side and Phil.

Phil is a revelation.

"That you, Phil?" says he, "I didn't know you," with a glarce at Cinderella, "had another sister."

"Well, I haven't either," says Phil.
"Ella's not my sister. I wish she were!"
"Ah?"
"He's a ccusin!" says Cinderells with a

earlier day when her emile had no re-

earlier day when her smile had no restraint—when it must have been as hight as the sunbeams round her. It occurs to him later on—that is half-anhour later—when she is gone from him, that she is the first girl he ever saw that he wanted to see again!

"I am going your way—at all events as far as the turn to "The Towers," says he. "May I keep you company?" "th, yes, do," says Phil, who like all boys, likes the grown-up companionship of one of his own sex.

"I hope your mother is well," says brand, turning to him And then to Ema, "I don't think I ever met you at Langholin".

"You were out perhaps?"
"I have not been long here."
"Neither have I at least I only came back from Canada five weeks ago." He waits as if expecting an answer, and then, "You came since that?"
"No." reluctantly, "Before that."
Here Pull breaks in

"No." reluctantly. "Before that."
Here Phil breaks in.
"They aren't one bit fond of Ella," says
he "They're horrid to her. But when I
srow up I'm going to be nice to her, and
the's coming to live with me, and I'll
be good to her always!"
"Happy you" says Brand, laughing.

but it never opened to admit anyone eave the maid with the tea. The lovely pale face he had hoped to see did not appear. The Miss Langleys, however, were delichtful. Could any girls have softer, kinder voices? And Mrs. Langley-she looked like a modern Madonna—so heavenly—so benevolent.

As he leaves the house he strikes across the lawn into the small wood beyond. In that wood he had met her yesterday. And, here, indeed, he meets her again to-day; the devoted Phil beside her.

She springs to her feet as she sees him, a soft flush dyering her checks.

"Yet I have a grievance," says he,
"I told you I should call upon your
aunt this afternoon."
"I remember," calmly.

aunt?"
"You said so," says the girl—she has grown a little paler. The hot, sweet flush has all died away.
"Oh, I said so, Yes, But —" "Do you mean to say you came to see e" asks she quickly. She moves arer to him, and gazes at him

mearer to him, and gazes at him with her soft, steadfast eyes, as though he is a curiosity.

"Yes," returns he, gravely.
To his discomfiture she bursts out laughing. It is rather a sad little laugh, however.

"Well, you are the first person who has come to see me for two years," says she.

"No wonder, if you treat all your visitors as you treat me," stiffly.

"He's a ccusin!" says Cinderella with a little touch of dignity that sits most sweetly on her. "Mrs. Langley is my aint; mg name is Ella Derwent Thank you." bolding out her hand, with an evident view to getting rid of him, "I don't suppose I shall meet with any more accidents."

Her smile is beautiful—if a little sad, a little restrained it occurs to Prand, staring at her in quite an unpardonable fashion, that there must have been some

Why," earnestly, "not dance with me?"
"If," with increasing earnestness that amounts to beseeching, "you will only want to—Miss Derwent—

She starts and looks up at him. It is so long since anyone has given the girl her real title, it has been "Elia this" and "Elia that," and "Elia, why didn't you do as I desired you?" for such a dreary time, that she is quite stirred out of her calm by his words.
"Miss Derwent, you won't refuse my mother's invitation?"

"Oh—I think so," coldly, "You must know that the very knowledge of its having been asked for by Phil world—"But why should that weigh with you? The fact is my mother hever knew you were staying at Langhoim, and when she heard of it—you being the daughter of a very old friend of hers—"

"Yes, It seems she knew your father, Colonel Derwent, very well indeed in," laughing, "the dark ages."

"She knew my father?" The girl is looking at him with shining eyes. "She knew him, He was a friend of hers?"
"A very great friend, I think."
"A!! I shall love her," says Elia tremulously. She is looking very beautifut, with those bright, soft eyes and the sudden, warm, happy flush that is dyeing her cheeks and brow.

Brand laughs. "I wish I had been a friend of your father's," says he.

There is a good deal of meaning in his laugh.

Elia glances at him nervously."

laugh.

Elia glances at him nervously.

"Perhaps," says he, softly, "you will
let me be a friend of yours instead."

He holds out his hand, and the girl
without a moment's hesitation lays her
own within it, He grasps it firmly—such
a little hand!

"You will accept?" says he
"tes, but it will be of no use. My
aunt," she pauses, and her eyes seek
the ground, "My aunt will not wish me
to accept."



around us, she has always refused—held us at arm's length at it were! The dearest girl. I assure, you, Sir Charles,—but so peculiar. Such a trial!"
Sir Charles has listened to it all with an impassive counterance. He had asked each of the Miss Langleys for a dance, neither of them, however, for the first waltz! That is szered!

waitz! That is szcred!

The lights are burning low in the conservatory. The soft musical fall of the waters in the fountain is mingling harmoniously with the sound of the waitz in the ball-room, far away. Upon a lounge half hidden by flowering myrtles. Elia and Sir Charles Brand are sitting. Elia had danced with him a great deal during the night. It seemed to the poor little Cinderella that it was bound to be her first and last entertainment, and she had given herself up to it heart and body. That first sweet waltz had led to many others; and now, as the lights grow low, and joy draws to its close, she is resting here with him, her child's soul waking to the greater life beyond.

Her hand is in his. He has asked her a question, but she has not answered it. He leans over her.

"Tell me, Elia! I know you do not love me row, but—could you love me?"

"Oh, how can I know?" says the poor child, passionately. "You come to me, you are kind to me, when no one else is kind except Phil, dear Phil! All I do know is," says she trembling, "that I am glad when i see you! But I am safraid that it may be only-because I want to escape—from—

Here the loyolty of her nature checks her speech. She cannot condemn the aunt who has at all events kept her from the horrors of the poorhouse.

"Pilla, look at me," says her lover. Slowly she lifts her eyes to his. There is something within their soft, shy depths that gives him all the courage in the world.

"Ah! you can—you will—you do!" says. he in a low, strong tone. "I believe in

drawing-room."
"But why?"
She hesitates, and looks uneasily round her. "Because—where are you, Phil?
Because I—I don't care for society."
declures she bravely—if untruly, as the tears rush to her eyes.
"Don't mind her." says Phil, in high disgust. "She'd give her eyes to go to balls and things. But they won't take her."

world.

"Ahl you can you will you do!" says he in a low, strong tone. "I believe in you. You will marry me, Ella? Say that."

At this moment both hear the sound of footsteps approaching. Ella almost flings him from her, recognizing the com-Mrs. Langley comes round the myrtle

ing steps.

Mrs. Langley comes round the myrtle bushes.

"Tell me," whispers Brand, despairingly. But Ella is beyond words now. Hereves are fixed upon her aunt—she is trembling. Her face has changed. There is a great fear upon it. Brand sees that she cannot answer.

"Write a word upon your card," entreats he, passionately. "One only—I shall see you in the cab before you go. Ella, remember!"

Mrs. Langley is with them now. With a suave smile to Brand she takes Ella away. Even in the cloak-room, her aunt keeps her eye upon her. Yet she gets one moment to herself, when she scribbles on her card, "Yes." Such a little word! yet how much it means! It means love for him—her lover—her prince! Oh! how she does love him. The girl slips the card into the opening of her glove, and follows her aunt into the hall. How to give it to him?

When in the hall no opportunity presents itself. Closely guarded by her aunt, and flanked on either side by her cousins, she is unceremoniously but quite politely pushed into the carriage. Brand has followed them—his last look is for Cinderella. It goes to her very heart! There is reproach, anger, despair in it! She leans back in the corner of the carriage and bursts into silent tears. He will never forgive her. Never. And if he only had known. If only she could have slipped that little card into his hand! She feels for the card.

Surely she had stuck it there, near bur wrist. The whole world grows dark to her, as she recognizes the fact, that the card is gone—lost—!

If they should have found it!

from them here, He bows somewhat curtly to the girls—who are now overcome with horror—and goes straight to Elia.

"This is yours, I thins," says he in a perfectly regulated tone. He has his back to them, however, and they cannot see the smile and glance he gives to Cinderella. He takes something out of his pocket and presses it into her small, cold trembling hand. Instantly her tingers close over it. It is her card—that she had believed lost. Had he seen—read it? That one short word! All doubt on this point is set at rest at once. Lowering his voice, he goes on hurrledly:

"You meant it? I found it last night lying in the hall. You did mean it?"

The sirl's face is answer enough. It is transfigured! A great light has sprung into her tear-stained eyes. Hope! that splendid thing, has made its home within, them. She looks up at him.

"Yes," she whispers.

He turns at once to Mrs. Langley. He cannot indeed bear to look longer on the radiance that has lit poor little Cinderella's face; if he did he might give way—forget himself—and clasp her in his arms. There is such undisquised happiness in it—such a belief in his power to deliver her, as goes to his very heart.

"I have come over this morning," says he, in a clear, distinct voice, "to tell tell you that last taght I asked Miss berwent to marry me. She has done me the honor to accept me. My mother," addressing Elia and taking one of her hands in both his own, "will cail upon you formally this afternon. I," softly, "ventured to tell her of my hopes."

"As Elia's guardian," says Mrs. Langley, telly, "I may perhaps be allowed to say that I think she ought to have told me of this engagement. But consideration for me has never seemed to her to be necessary. Affection I have not looked for, but common courtesy I think might have been granted me."

"There was so little time," falters poor cinderella, "and besides."

"Pray don't apologize," stiffly, "It is too late for apology. Since the hour I received you penniless into my house, you have treated me with nothing but ing

received you penniless into my house, you have treated me with nothing but ingratitude?"

"If you had loved me—" begins Cinderella, in a choking tone. She cannot go on. Brand, who is inwardly razing, comes to the rescue.

"I am sure Ella is extremely sorry she has been such an annoyance to you," says he haughtily. "It is providential that the annoyance need not last forever. In fact, I hope Ella will let me put an end to it as speedily as possible. Both my mother and I will be delighted to welcome her to The Towers as soon as ever she can come. It cannot," turning tenderly to Ella, "be too soon!"

She makes him no answer. He can see that she is terribly agitated

"Are you too tired to come for a little walk with me?" asks Brand. "I really think," addressing Mrs. Langley with the utmost nonchalance, "that half-anhour or so in the open air would do her good. When one has been dancing all night, especially when not accustomed to it—and your niece has gone out so very seldom"—he cannot resist this thrust—"there is nothing like a good smart walk. Don't you think so?"

"Ella is the best judge of her own actions," says Mrs. Langley, coldly.

"Come then, Ella," says Sir Charles. He catches her hand and leads her to the open window. It is very near the ground; swinging down himself first, he holds out his arm to her, and in a second has her beside him.

"Now let us run for it," says he. All his galety has returned to him. His manner is infectious. Cinderella finds herseif laughing too, as they fly round the corner hand in hand, and into the sweet recesses of the wood beyond.

Here they stop. Hrand looks at her.

"Nell," says he, There is a little suspicion of fear in his heart. Has he been too precipitate—carried matters with too high a hand? Was it his love she wanted—or only his help? His face betrays to her his fears.

In a second she turns to him. She is lying on his heart.
"Oh! how I love you," cried she.
"Really-really, Nell?"
"Can't you see?" says she.
Well it seems very easy to see! And
after a little while, when probably his
vision is quite clear, she asks him a question.

after a little while, when product us vision is quite clear, she asks him a question.

"Why do you call me Nel!?"

"I don't know. For one thing—because that hateful woman calls you Ella. But principally I suppose because I have always thought of you as Nell. My Nell—you are that, aren't you?"

The answer to this is not in words.

"I hope your mother will like me? says she, presently, in a very nervous way.

"Like you! She will love you. Not as I love you, however." He presses his cheek to hers. "Do you know what I call you in my heart?"

"No; how can I see into your heart?"

"Well, if you can't, nobody can, I call you way white dove!"

"And what do I call you?"

"Charles! suggests he, mischievously. At this they both laugh.

"Nonsense!" giving him a little push away from hen-a very little push, "How prosaic you are. No, I call you my prince, because you have rescued your Cinderella!"

The "General" tells, with swelling phide,
How the fires of battle gleamed—
Of the slaughter of men "on the other
side."
As the shell and shrappel screamed;
How "we charged the foe like the mighty
wave.

Wave
Of a wild and stormy sea."
But, in that rush of the true and brave.
The Private—where was he?

The "Colonel" boasts how his horse fell On Georgia's blood-stained hills: How he stemmed the wave of that battle hell. Avenging his country's ills: How the ghastly heaps of the gallant slain

Bestrewed the slippery ground— But we study the tragic tale in vain, There were no Privates 'round.

Oh, the "Major's" sword, it was red with And great was the foes' alarm.
As they charged, and haited, and fied, before

The swing of his mighty arm;
But Freedom burnish'd her epaulettes,
As she swatted the hosts of sinAnd the lonely pensioner still forgets
That the Privates were not in.

How brave they flew, at their country's

call,
To the outposts, far in front!
"Generals," "Colonels," and "Majors" all
To Strive in the battle's brunt;
And the "Captains" stand, ten thousand

To tell how the thing was done-But where was the "Private" in that throng?

Alas, there was not one!

—Cleveland Plain-Dealer.

Od Bill Villiams

Where that old sod shanty is,
Old Bill Williams he lived there.
He got froze to death; that's his
Grave out by the ploughing, where
All the sunflowers are. He came
To this country—I don't know—
From Vermont—and took that claim,
Maybe twenty years ago.

Well, one time the boy an' him
Got caught out, an' I suppose
He wrapped all his clo'es on Jim,
An' laid down with him, an' froze.
That's the way we found 'um-Bill
Dead an' Jim all right—an' so,
Never missed 'im much, but still
Boys felt kind of sorry, though.
WILL DILLMAN.
From the Mingeapolis Times.

From the Minneapolis Times.

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" " \$1.50 " " \$1.50 " " \$2 \$2

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BROAD-STREET CREDIT HOUSE, 505 EAST BROAD STREET. UNITED STATES BRANCH OF THE CALEDONIAN INSURANCE COMPANT. ANNUAL STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1868, OF THE CONDITION AND AFFAIRS OF THE UNITED STATES BRANCH OF THE CALEDONIAN INSURANCE COMPANT OF EDINBURGE, SCOTLAND, ORGANIZED UNDER THE LAWS OF THE KINGDOM OF GREAT BRITAIN, MADE TO THE AUDITOR OF PUBLIC ACCOUNTS OF THE COMMONWEALTH OF VIRGINIA, IN PURSUANCE OF THE LAWS OF VIRGINIA. M. Post. H. Post. Principal office of the United States branch, 135 and 137 Broadway, New York Organized A. D., 1805. Commenced business in the United States September, 1890. CAPITAL.

Account of Bonds of the United States, and of This State and of Other States, and Also of Bonds of Incorporated Cities in This State, and of All Other Bonds and Stocks, owned absolutely by the Company United States bonds, currency, registered, 4 per cent, 1907.....\$ 300,000 00 \$ 340,500 00 4 per cent., 1907... New York City School Bonds, 3 per cent., 200,000 00 25,000 00 State of Georgia bonds, 314 per cent., 1917. City of Richmond (Va.), bonds, 4 per cent., 1924. 20,925 00 cent. 1924.

Pennsylvania and New York Canal and
Railroad Company's bonds, consolidated,
4 per cent. 1929.

Lehigh Valley Railroad Company's bonds,
6 per cent., 1923.

Allentown Terminal Railroad Company's
first company's 100,000 00 100,000 00 62,500 90 50,000 00 50,000 00

first mortgage gold bonds, 4 per cent., 50,000 00 Richmond and Petersburg Railroad Com-pany's consolidated bonds, 414 per cent., 1040 Chicago, Burlington, and Quincy Railroad Company's bonds, Nebraska extension, 4 per cent., 1927.

New York, Chicago, and St. Louis Railroad Company's first mortgage bonds, 4 per cent., 1937.

St. Paul, Minneapolis, and Manitoba Railroad Company's bonds, Montana extension, 4 per cent., 1837.

Laka Erie and Western Railroad Company's first mortgage bonds, 5 per cent., 1937.

Chicago, Milwaukea and St. Paul, Paul 50,000 00 42,750 00 48,625 00 45,000 00 50,000 00 pany's first mortgage bonds, 5 per cent., 1937
Chicago, Milwaukee, and St. Paul, Railroad Company's first mortgage bonds, 6 per cent., (aouth Minnesota Div.), 1910.
Freemont, Ezkhorn, and Missouri Vailey Railroad Company's consolidated bonds, 3 6 per cent., 1933.
Albany and Susquehanna Railroad Company's first consolidated (guaranteed) mortgage, 7 per cent., bonds, 1906.
Jersey City bonds, 1902, 7 per cent. (water)
Jersey City bonds, 1903, 7 per cent. (water)
Jersey City bonds, 1903, 7 per cent. (mprovement) 33,900 00 25,000 00 18,750 00 19,350 00 20,160 00 5,500 00 9,760 00 15,000 00 18,000 00 5,000 00 8,000 00

8,450 00 provement)
Philadelphia, Wilmington, and Baltimore
Debenture bonds, 4 per cent., 1982....
St Paul, Minneapolis, and Manitoba consolidated mortgage bonds, 4½ per cent.
1833 50,000 00 101,000 00 Central railroad of New Jersey, general mortgage bonds, 5 per cent., 1987......

Aggregate amount of all the assets of the company, stated at their actual value...... \$1,879,499 35

Net amount of unpaid losses.

Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$1,77.

134.05; unearned premiums (50 per cent.)

Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$1,149,650.56; unearned premiums (pro rata)

504,552 34

Total unearned premiums as computed above (carried out)......\$1,183,119 82

All other demands against the company, absolute and contingent, due
and to become due, admitted and contested, viz: Commissions, brokerage, and other charges due and to become due to agents and brokers, on premiums paid and in course of collection, \$60,370.92; reinsur-

Total amount of all liabilities, except capital stock, and net sur-Surplus beyond capital and all other liabilities

Aggregate amount of all liabilities including paid up capital stock, \$1,879,499 33 RECEIPTS DURING THE YEAR. Gross premiums and bills unpaid at close of last year.... \$ 269,200 22

year 2,188,078 18 Deduct gross premiums and bills in course of collection at . 337,242 65 Entire premiums collected during the year Deduct reinsurance, rebate, abatement, and return pre-. \$2,100,083 55 459,805 38

Received for interest an mortgages.

Received for interest and dividends on stocks and bonds, collateral loans, and from all other sources.

Remittance from home office during the year \$201.55 56,252 05 Aggregate amount of receipts actually received during the year in

DISBURSEMENTS DURING THE YEAR. Gross amount actually paid for losses (including losses oc-

curring in previous years).

Deduct all amounts actually received for salvage (whether on losses of the last or of previous years), and all amounts actually received for reinsurance in other companies; Total deduction.

Net amount paid during the year for losses
Paid for commission or brokerage.
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employees.
Paid for State and local taxes in this and other States.
All other payments and expenditures, viz. Rents, printing, stationery, advertising, traveling, legal and all othe expenses.
Sent to home office during the year.

\$29,165.00 112,700 01 Aggregate amount of actual disbursements during the year. in cash \$1,801,357 to

BUSINESS IN THE STATE OF VIRGINIA DURING THE YEAR: Fire, marine, and inland risks written. \$755,677 og
Premtums received (gyoss) 12,208 5
Losses paid 11,258 10 Prentums received (gross)
Losses paid
Losses incurred

(Signed) THOMAS F. GOODRICH, Manager, (Signed) CHARLES H. POST, Manager. Seal Subscribed and sworn to by the 2bove named officers on January 27, 1894, before Rufus K. McHaig, Notary Public, New York.

PLEASANTS & CRENSHAW.

AGENTS,

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"FLLA, COULD YOU LOVE ME!"

"CLLA, COULD YOU LOVE MR."

"Oh! if that is all, I'll manage it," says he gaily. There is a sound of footsteps. Phil's laugh rings somewhere round the corner.

"The first waitz," whispers Brand hurriedy. Ella smiles. He has barely time to press a light but heartfelt kiss upon her hand, when the boy comes rushing into the hail.

Brand is as good as his word. He so represents his mother's message that Mrs. Langley feels that to refuse her invitation to Ella would probably be productive of nothing but coldness between the families; and, indeed, does not this unnecessary—this most unnecessary—this most unnecessary civility to her moneyless niece show a decided desire on Lady Brand's part to grow more intimate with them? And what does that mean? Oh! there can be no mistake about it at all! Sir Charles' two visits here within the week, and his attentions to Laura—another of Mrs. Langley's daughters—dear Laura—sweet gir! Why he has even asked her to sing at the coming concert, to be given at "The Towers" next month.

She murmurs a few words to Brand. "So kind of dear Lady Brand! Such a charming letter! Poor little Ella! I fear she will hardly appreciate it! Such a very shy gir! Much as I and," with an overpoweringly affectionate look at the two gaunt daughters, "and my girls, especially Laura, have done to induce her to accompany us into the little world around us, she has always refused—held us at arm's length at it were! The dear-est girl, I assure, you, Sir Charles,—but

disgust. "She'd give her eyes to go to bays he. "May I keep you company?"

'Oh, yes, de, "says Phil, who like all boys, likes the grown-up companionship of one of his own sex.

'I hope your mother is well," says brand, turning to him. And then to Eila, "You were out perhaps."

'You were out that the boy grows silent in a moment. Then.

'Well, why can't we tell him?' says he looking straight at Sir Charles.

'You waid," reproachfully, "that you liked him, yosterday, Ellie! And besides I thought.— He goes up to Brand.

His round little face is very red, but taking his courske in his two hands and with all his boyish heart afre with the hope of helping her he loves, he says shyly, "You are going to give a swhite as